E-LIFESTYLES: A LITERATURE ANALYSIS, RELEVANCE FOR MARKETERS AND FUTURE RESEARCH DIRECTIONS

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Abstract: The topic of e-lifestyles has been examined under various contexts over the years. Although researchers from a variety of business disciplines have made significant progress over the past few years, the scope of these studies is rather broad as the topic of e-lifestyles is still in infancy. This paper aims to identify studies concerning e-lifestyles research published from 1998 to 2016. The review presents a holistic picture of the domain for e-lifestyles. The paper provides an insight into the particular topic, with further discussions on marketing implication of these studies and future research directions. In view of this, we provide an exhaustive review of the literature so as to analyze the e-lifestyles in a systematic way. The study shall serve as a salient guideline for researchers in this area.

Keywords: e-lifestyles, internet, India

Introduction

In the 1990s, leading experts, politicians, public officials, business leaders and journalists predicted that the internet would transform the world. The internet would revolutionize, we were told, the organization of business, and lead to a surge of prosperity (Gates et al., 1995). Since then, the growth of the internet has been spectacular. There are now more than 2 billion internet users across the globe, about 30 per cent of the world's population. This is certainly a new phenomenon that is of enormous significance for the economic, political and social life of contemporary societies (Griffiths, 2013). In 2015, retail e-commerce sales worldwide amounted to 1.55 trillion US dollars and e-retail revenues are projected to grow to 3.4 trillion US dollars in 2019 (Statista, 2016). Concurrent to this rising online shopping trend, marketing researchers have been increasingly engaged in developing frameworks that enable practitioners to understand online consumer behaviour. However, there is a multitude of factors that shape online consumer behaviour like beliefs, attitudes, lifestyles and so on, which may be culture and country dependent (Pavlou and Chai, 2002). The convergence of the internet and mobile communications has stimulated phenomenal influence of information and communication technology (ICT) and proliferation of ICT-enabled services/products (Yu, 2011). This has significantly impacted and changed the context and the way people live in recent years. Since understanding individual lifestyles has long been considered quite useful in tailoring and delivering suitable services/products to specific target segments, e-lifestyle offers marketers a useful basis to market/design ICT-enabled services/products (Chen and He, 2006). ICT has resulted in societal changes leading to overt consumer conduct and changed internal beliefs of customers, thereby activating different patterns of

consumer behaviour (Yu, 2011). Such interactions of individuals in the electronic environment wherein online activity is the omnipresent result in a different electronic-lifestyle herein termed as e-lifestyle.

The importance of an emerging research area is reflected in the increasing number of publications per year. The number of articles in the e lifestyles, literature has risen dramatically in the past four years.   E-lifestyles has become an emerging research area with an increasing number of publications per year. The research articles appear in a variety of journals and conference proceedings in the fields of marketing, management, and psychology. A review of these articles indicates that researchers mostly draw theories from classical consumer behavior research. One of the more intriguing developments in value methodology in recent years has been the Values and Life Style (VALS) methodology developed at SRI Inernational by Mitchell (1983). It started from the theoretical base of Maslow's (1954) need hierarchy and the concept of social character (Riesman, Glazer, and Denney 1950). One alternative to VALS is the List of Values (LOV), which was developed by researchers at the University of Michigan Survey Research Center (Kahle, 1985; Veroff et al., 1981). LOV was developed from a theoretical base of Feather's (1975), Maslow's (1954), and Rokeach's (1973) work on values in order to assess adaptation to various roles through value fulfillment. It is tied most closely to social adaptation theory (Kahle, 1986).

This study endeavors to summarize various literatures to provide a broader picture of online lifestyle phenomena. A review of e-lifestyle research reveals that the scope of published studies is rather narrow, and no prior study have attempted to systematically review this important research area. In this vein, the objectives of this study are: (1) to provide a systematic and exhaustive review of web usage related lifestyles/e-lifestyles (2) to identify important constructs that are specific to the context of lifestyles (3) to address the relevance and implications for marketers (4) to provide directions for future research in this area.

Definition of e-lifestyles

The e-lifestyle of the Internet user is one factor that is expected to affect Internet advertising avoidance. Many studies have indicated that e-lifestyle is an important variable that influences the user's means of employing the Internet for various activities or goals (Kim et al., 2001; Schiffman et al., 2003). Electronic lifestyles or e-lifestyles have been stated to differ from traditional lifestyles and hence traditional lifestyle concepts maybe inadequate in explaining e-lifestyles (Hoon, 2002). Yu (2011) defined E-lifestyle as patterns in which people live and spend their time and money through Internet and electronic mediums (Yu, 2011). E-lifestyle has been associated with information and communication technology enabled products and services (Chanaron, 2013; Yu, 2011). An Internet shopping lifestyle involves consumers' attitudes, opinions, and preferences that relate to their online purchase patterns (Chiu, 2014).

Literature review

Marketing literature has suggested different methods of understanding a consumer's lifestyle (Plummer, 1974; Park, 1996; Kim et al., 2000, 2001). Kim et al; (1999) hypothesised in their pioneer study that there is a significant difference between the cyber lifestyle, the so-called e-lifestyle, and traditional lifestyles. It is argued that there is an Internet lifestyle which is entirely new and cannot be explained by using the vocabulary of the traditional lifestyle concepts (Kim et al., 2000). To operationalise the Internet user's e-lifestyle, it was found that there were four types of e-lifestyle which were information-seeker, electronic purchaser, member of cyber society and fun-lover. Kim *et al*. (2001) used 294 Internet users for testing the moderating effects of Internet user lifestyle on the relationship between attitudes towards and effectiveness of Internet advertising. Attitudes towards Internet advertising were measured by 20 statements, which were later factor analysed into four attitudinal dimensions (i.e. 'expressive attitudes', 'informative attitudes', 'complex attitudes' and 'unique attitudes').

Kim *et al*. (2001) also used 27 lifestyle items for measuring Internet users' lifestyle. These items were later extracted to form six factors with principal components factor analysis. These factors included 'fashion leader/innovator', 'imitator/flatter',' considerable purchaser', 'social person', 'conservative/polite person' and 'family-oriented person'. Based on these six factors, hierarchical cluster analysis was used for producing six lifestyle segments represented by each lifestyle factor. Swinyard and Smith's (2003) major aim for their study on the internet shopper lifestyles was to draw recognizably human portraits of connected households in shopping activities. The project began by conducting 20 depth interviews with individuals having an Internet connection at home, focusing on why they do or do not make on-line purchases and (if they did not buy on- line) what could influence them to buy on-line. Although a large number of issues emerged here, the most frequent were financial fears, low familiarity or comfort with the technology, low familiarity or comfort with Internet resources (e.g., vendor rating sites, shopping bots), and inability to see/touch/try the product before purchase.

The single most important task in measure development was identification of on-line shopper attributes—satisfiers and dissatisfiers (Swinyard, 1993). The aim for the focus on lifestyle was the development of measures that draw recognizably human portraits of on-line individuals. Allred (2006) in his study reaffirmed the conclusions of earlier research by Swinyard and Smith (2003) that online shoppers live a wealthier, better educated lifestyle, have higher "computer literacy," and are big retail spenders. Among the online shopper segments are online shopping leaders (the socializers and e-shopping lovers). This online study shows a lower level of online shopping fear than the Swinyard and Smith (2003) study. If fears of online shopping can be minimized, a substantial increase in the overall spending in the e retail market will be observed. Yang (2004), profiled internet users by lifestyle segmentation. A list of 30 statements measured consumer lifestyles research using activity, interest and opinion statements, which has been a popular method since the 1970s and found to be useful for market segmentation (Plummer, 1974; Wells, 1985; Parameswaran and Yaprak, 1987; Tai and Tam, 1996). These statements measured lifestyle dimensions

such as self-indulgence. This exploratory study examined the relationships between lifestyle segmentation and Internet users' attitudes. The preliminary evidence from this survey supports the importance of lifestyle segmentation as a consistent and useful tool for profiling Internet users. Even though lifestyle segmentation may not be the only answer for explaining the complex socio-psychographic profiles of all Internet users (Kim *et al*., 2001), the findings suggested that lifestyle segmentation was a critical step in better discovering the existing heterogeneity of the growing Internet population.

Lee et al. (2009) conducted a study for analyzing the relationship between lifestyle and selection of high-technology products. They introduced four interesting lifestyles in this area including fashion consciousness, leisure orientation, Internet involvement, and e-shopping preferences (Lee et al., 2009). The results indicated that these four types of lifestyles are direct or indirect antecedents of tendency to adopt high-tech products thus providing marketers with insights into how the knowledge about the factors of lifestyle are combined with marketing and advertising strategies. Li's study indicated that window-shopping, self-efficacy, convenience and distrust of lifestyle are significant discriminant variables between online shoppers and non-shoppers. These results may suggest that the Internet marketers had better to provide interesting and attracting products information for those people who just intent to window-shop. Brengman et al. (2005) and Ye et al. (2011) comprehensively explored the characteristics of shoppers and segmented them into different groups. Chiu (2014) confirmed their findings, but with a few differences.

Ahmed et al (2014) demonstrated that consumer lifestyle factors (pleasure-driven, concern-driven, innovator and socially-driven) are direct and indirect antecedents of intention to continue purchasing via online shopping. In this study, the hypothesis regarding the effect of other lifestyle factors (interest-driven, fashion consciousness, makers and believers) on continuance intention in online shopping, however, were not supported. Lee et al. (2009) associated the consumer's tendency to become familiar with, learn about, and use of online shopping to Interest-driven e-lifestyle. Fashion consciousness group of consumers were referred to their level of involvement with styles or fashion (Nam et al., 2007). According to Nam et al., (2007), an individual does not have to be either a fashion opinion leader or a fashion innovator to be considered fashion conscious. Rather, fashion consciousness is characterized by an interest in clothing and fashion, and in one's appearance. In addition, Makers group of consumers are driven by a desire for social or physical activity, variety, risk taking and are motivated primarily by self-expression. On the other hand, Believers are those consumers who are concern driven by knowledge and principles and are motivated primarily by principles.

Pandey and Chawla (2014) measured six lifestyle dimensions impacting online shopping behaviour based on attitudes, opinions, interests of customers like E-enjoyment, E-distrust, E-self-efficacy, E-logistic concern, E-offers as well as beliefs like E-negative beliefs. A number of these are likely due to the aversion or discomfort associated with the adoption of a new shopping channel. Out of these six, five have

been identified in previous studies done across the world (Swinyard and Smith, 2003; Brengman et al., 2005; Ye et al., 2011; Ahmad et al., 2012). Pandey and Chawla's (2015) study show that even though Internet lifestyle dimensions remain similar across countries, the segmentation of Internet users in India is relatively different as compared to other countries. This study is one of the first in India to investigate different online shopper segments from an Internet lifestyle perspective. Though it may be considered as an exploratory study, it presents some interesting findings. The marketers can infuse higher self-efficacy into the matured traditionalists through simpler and easily understandable websites and enable them to become more open to Internet shopping. Pandey and Chawla (2016) study adapts an existing loyalty model and proposes the co-existence of both consumer and marketing driven stimuli through constructs of e-lifestyles and website quality which impact customer e-satisfaction and e-loyalty. The study contributes in multiple ways to the existing literature.

The impact of market conditions prevalent in emerging markets on consumer internet related behaviour is conceptualised in a novel manner through the construct of e-lifestyles. The dimensions for e-lifestyles and website quality constructs highlight the current state of e-commerce in India. They highlight various issues like payment, delivery, offers as well as customer beliefs or perceptions of both the online shopping channel and its quality level. It can therefore help marketers get a composite picture of consumer behaviour across individual, cultural, technological and market condition contexts. It also lays down a framework for enhancing the existing understanding of customer segments through interplay of both psychographic and technological constructs. Thus, this study can be used to make future decisions on investments around website improvement projects apart from better segmentation and targeting. Further, it is one of the first studies that conceptualises a relatively less researched lifestyle segmentation approach (Cummins et al., 2014) to understand online consumer behavior.

Kim et al. (2001) investigated the e-lifestyles of Internet users and discovered that there are six main lifestyle types the authors named; fashion leader/ innovator, imitator/flatterer, considerable purchaser, social person, conservative/polite person, and family-oriented person. Lee et al. (2009) conducted a study analysing the relationship between lifestyle and selection of meta-technology products. They introduced four interesting lifestyles in this area; fashion consciousness, leisure orientation, Internet involvement, and e-shopping preferences (Lee et al., 2009). The results indicate that these four lifestyle types are direct or indirect antecedents of tendency to adopt high-tech products. However, Yu (2011) proposed the most contemporary and significant findings into e-lifestyle. Yu designed an exploratory study, employing exploratory factor analysis, to identify e-lifestyles within seven groups and proposed and evaluated a scale for measuring these e-lifestyles. The seven e-lifestyles discovered are need-driven, interest-driven, entertainment-driven, sociability-driven, perceived importance-driven, uninterested or concern driven and novelty-driven. These seven e-lifestyles, or factors, were grouped from an original 39 items to establish the personal e-lifestyle characteristics of Internet users. This study

also suggests that by developing marketing and advertising strategies relative to the e-lifestyle of individual Internet users, the effectiveness of the strategies is enhanced.

Hyper merging of the Internet and mobile usage, particularly among the youth, has dramatically impacted and shaped the way people live since last decade (Yu, 2011). Therefore, understanding the consumer lifestyles has been reflected useful in bringing suitable products and/or services to particular target segments of information and communication technology and hence, concept of e-lifestyle has been introduced that could help marketers to decide precisely within this target segment (Chen and He, 2006). Furthermore, Yu (2011) develops and validate an e-lifestyle construct that could offer marketers some understandings of what triggers people's e-lifestyles. E-lifestyle, in this research, conceives as patterns in which people live and spend their time and money through Internet and electronic, which this definition is consistent with that of Kaynak and Kara (2001).

Lifestyle theories agreed that consumer behaviours can be anticipated toward sociological and psychological variables. Consistently, consumer e-lifestyle is also predictable and assessable by psychological and sociological constructs (Yu, 2011). Mitchell (1983) developed VALS instrument by observing the associations between individual actions, values, lives, and beliefs. He explained that combination of perceived value and personal life can identify the consumer behaviour, while perceived value is a synthesis of individual beliefs, hopes, demands, and attitudes. Therefore, many scholars argue that value is one of the necessary constructs, beside activities, interests, and opinions, to assess consumer lifestyle (Lin, 2003). Interestingly, in parallel with that, Yu (2011) operationalized e-lifestyle employing four reflective dimensions of e-activities, e-opinions, e-interests, and e-values. Furthermore, lifestyle is a set of behaviours mirroring individual psychological concerns (i.e., internal beliefs) as well as sociological consequences (i.e., external stimuli) (Yu, 2011).

Compared to previous research on traditional lifestyles, Kim et al and Chun (2002) were the first to use the term "e-lifestyle" to define what do consumers want, what are they interested in, and what are their opinions and thoughts on the cyberspace. Following their concept and the rapid development on information and communication technologies (ICTs), Yu (2011) adapted AIO and VALS instruments to construct an e-lifestyle scale. He assessed individual e-lifestyle based on four dimensions: e-activities, e-interests, e-opinions, and e-values. Based on the results of a two-step exploratory factor analysis, Yu (2011) contended that individual e-lifestyle was shaped by the following seven distinct constructs: (1) working and living environment-related needs; (2) interests and habits; (3) entertainment needs; (4) social needs; (5) perceived importance; (6) a disinterested or negative concern; and (7) innate novelty. Following Kim et al. (2002) and Yu (2011), this study defines e-lifestyle as a way of individual living in the current digital environment, and e-lifestyle mirrors people's values, AIO about digital developments.

Although the significant role of perceived usefulness, perceived ease of use, trust and habit are crucial in online shopping context, Mahmood et al. (2004) suggested that

demographics and lifestyle characteristics also play an important role in customer buying behavior. According to Bellman et al. (1999), online buyers typically have a ''wired'' lifestyle, meaning that they have been on the internet for years. The study also found that people who have a more wired lifestyle and who are more time-constrained tend to buy online more frequently. Bellman et al. (1999) also proposed that people living a wired lifestyle patronize e-stores spontaneously. These consumers use the internet as a routine tool to receive and send e-mails, to do their work, to read news, to search information, or for recreational purposes. Their routine use of the internet for other purposes leads them to naturally use it as a shopping channel as well. Similarly, Kim et al. (2000) in their study, for example, found that customer lifestyles directly and indirectly affect the customers' purchasing behavior on the internet.

Table 1: Studies on E-lifestyle

S No.	Author (Year) Journal Title of paper	Constructs Studied	Discussion	Statistical Tools Software used	Sample/ Sample Size
1.	Yu et al (2015) International Journal of Business and Management Analysis of Consumer E-Lifestyles and Their Effects on Consumer Resistance to Using Mobile Banking: Empirical Surveys in Thailand and Taiwan	Willingness- and interests-driven e-lifestyle Needs-driven e-lifestyle Personal propensity-driven e-lifestyle entertainment-and sociability-driven e-lifestyle perceived importance-driven e-lifestyle	This empirical study reveals that e-lifestyle significantly moderates the effects of tradition, image, and usage barriers to consumers' resistance to using mobile banking in Thailand.	EFA	Taiwan Thailand 1203 658
2.	Ye et al 2010	Internet window-shopping	The result provides a refined	CFA AMOS	China 992

	Electronic Commerce Research and Applications A cross-cultural validation of the web usage-related lifestyle scale: An empirical investigation in china	Internet convenience Perceived self-inefficacy Internet logistics Internet distrust Internet offer	understanding of the similarities and differences in online shopper lifestyles across the different cultures.		
3.	Kim et al (2000) Effects of consumer lifestyles on purchasing behavior on the internet: A conceptual framework and empirical validation.	content commerce community communication	The purpose of this research is was to develop a theoretical model for consumer purchasing behavior on the Internet	CFA AMOS 4.0	South Korea 499
4.	Yang 2004 Journal of Marketing Communications A comparison of attitudes towards Internet advertising among lifestyle segments in Taiwan	Experiencers Traditionalists Self-Indulgent	The study identified potential lifestyle segments among Internet users and examined the relationships between lifestyle segments and their attitudes towards Internet advertising.	EFA Cluster Analysis Anova SPSS	Taiwan 640
5.	Brengman et al	Internet convenience,	Although nations may be different	EFA	USA

	(2005) Journal of Business Research Segmenting Internet shoppers based on their Web-usage-related lifestyle :a cross-cultural validation	Perceived self-inefficacy Internet logistics Internet distrust Internet offer Internet window-shopping. Fearful browsers Positive technology Negative technology muddlers Adventurous browsers	in their progress in the Internet world, consumers that made the decision to have home Internet access may respond rather similar to online issues.	SPSS	Belgium 2477 2188
6.	Pandey and Chawla 2016 International Journal of Indian Culture and Business Management Impact of changing consumer lifestyles and website quality on online satisfaction and loyalty – an emerging market framework	E-enjoyment E-self inefficacy E-distrust E-offers E-logistic Concern E-negative Beliefs	The study proposes a framework which juxtaposes impact of advancing technology across each purchase stage using constructs of e-lifestyles, website quality and e-satisfaction and their impact on e-loyalty.		India
7.	Yu 2011 Internet Research	e-Activities e-Interests e-Opinions	The empirical results show that the 39 items of the e-lifestyle scale were	EFA CFA SPSS	Taiwan 1135

		e-Values	grouped into seven distinct components. These components represented seven principal factors that significantly influence and shape individual e-lifestyles.	AMOS	
8.	Pandey and Chawla 2015 Journal of Internet Commerce Understanding Indian Online Clothing Shopper Loyalty and Disloyalty: The Impact of E-Lifestyles and Website Quality	E-enjoyment E-convenience E-self-inefficacy E-distrust E-logistic ease E-negative beliefs	This study examines the simultaneous impact of consumer-related (e-lifestyles) and technology-related (website quality) dimensions on loyalty and disloyalty of Indian online clothing shoppers.	EFA CFA SPSS AMOS	India 217 644
9.	Ahmed et al (2012) The 3rd International Conference on Technology and Operations Management Examining the Validity and Reliability of e-	Pleasure-driven e-lifestyle. Socially-driven e-lifestyle. Concern-driven e-lifestyle. Interest-driven e-lifestyle	The dimensionality of lifestyle scale that has been predominantly used in Western culture is applicable in the Malaysian context.	EFA SPSS	Malaysia 678

	Lifestyles Scale in the Malaysian Context :A Preliminary Results				
10.	Pandey and Chawla 2014 Journal of Retailing and Consumer Services E-lifestyles of Indian online shoppers: A scale validation	E-enjoyment E-distrust E-offers E-self-inefficacy E-logistic concerns E-negative beliefs Love Brick and mortar	The study is a first step towards identifying a more holistic picture of factors that influence Indian online shopper lifestyles or e-lifestyles.	EFA CFA SPSS AMOS	India 424
11.	Swinyard and Smith 2003 Why People (Don't) Shop Online: A Lifestyle Study of the Internet Consumer	Internet shopping is easy and fun Internet shopping is a hassle Like the energy of brick-and-mortar stores. Fear of financial theft on the Internet. Don't know how to shop or find things on the	This study examines the lifestyle characteristics of on-line households.	EFA Cluster Analysis SPSS	USA 1738

		Internet. The Internet has good prices and quality.			
12.	Allred et al 2006 International Journal of Retail & Distribution Management E-shopping lovers and fearful conservatives: a market segmentation analysis.	love e-shopping find e-shopping to be a hassle Have online financial fears do not know how to shop online like the value of online shopping like the sociability of brick and mortar shopping Have an online shopping support group. Fearful Conservatives Averters	This study classifies internet users into holiday shopper and non-shopper segments, and to profile the demographic, psychographic, and computer use characteristics of each segment.	Factor Analysis SPSS	USA 1824
13.	Li (2009) International Conference on Management Science and Engineering Profiling Internet	Internet Convenience Perceived Self Efficacy Internet Logistics Internet	Findings of this study indicate that online shoppers tend to have more information searching behavior and conduct more	EFA CFA SPSS AMOS 7.0	China 917

		Distrust Internet Offer Internet Window Shopping	business issue on Internet.		
	Shoppers and Non-shoppers in Mainland China: Online Experience, Computer Capacity, and Web-usage-related Lifestyle				
14.	Chiu et al (2014) Social Behavior and Personality Application of a modified Internet shopper lifestyle scale to Taiwanese college-age sporting goods consumers.	Internet convenience Internet distrust Internet window shopping, Internet logistics bricks-and-mortar Internet offers	These findings provide implications for sporting goods marketers, who can tailor marketing strategies to each segment	Cluster Analysis SPSS	Taiwan 1187
15.	Mutum and Ghazali (2006) Advances in Global Business Research Online Shoppers vs Non shoppers: A lifestyle study of Malaysian Internet users.	Internet shopping is easy and fun Internet shopping is a hassle Like the energy of brick-and-mortar stores. Fear of financial theft on the Internet. Don't know how to shop or find things on the	This study is among the few to study whether there is any difference in the internet oriented lifestyles between online Malaysian shoppers and non-shoppers.	EFA SPSS	Malaysia 300

		Internet. The Internet has good prices and quality.			
16.	Yu (2015) Journal of Global Information Technology Management Using E-Lifestyle to Analyze Mobile Banking Adopters and Non-Adopters	Digital Laggards Digital Carers Digital Followers Digital Seekers Traditional Banking Likers	Because extant studies on mobile banking have typically considered respondents as a single group, which may yield cursory findings and a simplistic profile, this study clusters respondents based on their e-lifestyle and subsequently uses individual e-lifestyles as a moderator to investigate the e-lifestyle effects on mobile banking services adoption.	EFA Cluster Analysis SPSS 18	Taiwan 613
17.	Hassan et al (2015) Modern Applied Science E-Lifestyle Conceptualization: Measurement Model Validation Using Variance Based Structural Equation Modeling	e-activities e-interests e-opinions e-values	The purpose of this paper is to examine the epistemic nature of e-lifestyle conceptualizatio n and to asses a proposed second-order formative-formative model for consumer e-lifestyle.	SEM	Malaysia 197

18.	Hassan et al (2015) Asian Social Science E-lifestyle, Customer Satisfaction, and Loyalty among the Generation-Y Mobile Users	e-activities e-interests e-opinions e-values	This research is aimed to examine the impact of e-lifestyle on customer satisfaction and loyalty from mobile consumers in the emerging countries.	PLS Analysis PLS Smart Software	Malaysia 197

Implications for Marketers

This research offers important implications for researchers and retailers. The adoption of Internet based lifestyles helps marketers in understanding shopper segments and developing strategies for the same. Online shopping is done mainly by the younger age group of 18–35 years, but the other age groups are slowly being driven toward the convenience it offers. Given the demographic dividend of India, with a low median age of 26 years and a high rate of Internet adoption in the lower age groups (Gnanasambandam et al. 2012), the potential for growth in this sector is tremendous, though some concerns must be addressed. Marketers, especially those selling health and beauty products, may work on this target base offering convenience as a positioning. Donthu and Garcia (1999) also found that online shoppers are less bargain-conscious and more concerned with finding products that satisfy their needs. The offer enthusiasts segment who often take travel- and clothing-related offers can be developed further by unique offers in terms of selection and variety of products which may not be available offline. Given that 36.5% of them are students who may belong to a lower age group, the offer-seeking trait may be corroborated with the variety seeking behavior found in Indian youth (Khare et al. 2010). This segment does not really enjoy the convenience of online shopping, which may be driven by the high logistical issues that they perceive. Therefore, marketers must emphasize the availability of better and wider selection as well as quality along with easier, secure shopping experience with clear return and exchange policies to attract this segment. The largest segment of technology mavericks remains to be the younger Internet proficient group who do not have any issues related to Internet logistics or Internet competency. This is similar to the findings of the study done by Khare et al (2010), who found Indian students in the age group of 18–24 years to be Internet savvy and having a high usage level of the Internet. This is a relatively important segment in terms of size. The penetration of Internet being highest at 48% in the 18–24 group (Subramanian et al. 2013) as well as the Internet-habituated lifestyle of the younger generation (Technopak 2013; Khare et al. 2010) are pointers to this segment seeing high adoption levels for online shopping. Therefore, marketers must explore the

immense potential of this segment by addressing their concerns on security. Given the Internet savvy of this segment, they may use Internet-based targeted marketing and remarketing techniques and provide better offers. They may launch specialty programs which highlight the security measures taken by their websites to ensure higher frequency of purchases by this segment. They may also add more interactive features like toll-free numbers or help options and online chatting. This is an important target segment for marketers selling computers, electronics, travel, hospitality, and clothing products.

E-lifestyle instrument help marketers examine the relationships among consumers' e-lifestyle, e-needs, and purchase behaviors in the ICT domain is increasing and aware by some practitioners and researchers. Therefore, to discover main factors motivating consumers' e-lifestyles, relative weights of those factors, and e-lifestyle patterns of the most valuable customers is a crucial task for marketers in the ICT sector and pave a way for marketers to execute more elaborate marketing research and differentiated strategies to highly potential and valuable customers. In particular, it allows online retailers to develop a better understanding of the heterogeneity among their customers and provide customized service to individual customers based on their online lifestyle. This study also provides insights to managers on the similarity and differences between various online markets. Managers at Internet-related industries often wonder whether experiences and best practices from western countries can be applied in other markets. With the Internet's global diffusion, businesses increasingly face the need to reach consumers residing in different geographic and cultural environments. Maintaining the subscriber base, market share and overall revenue of online businesses. By identifying lifestyle factors and the relationship between lifestyle factors and online shopping continuance, the online businesses will be able to predict prospective online shoppers' intention to repurchase more easily. In doing so, they will be able to develop or improve future e-commerce sites which will be sensitive to the shoppers' lifestyle. Also, they will be able to develop more precise or targeted marketing plans, programs and strategies according to the lifestyle and continuous intention of their target groups. In order better penetrate the target markets. Brashear et al, (2009) in their study provide interesting insights for marketing managers interested in international Internet commerce. As Internet usage grows worldwide, managers need to understand their consumers and the distinguishing characteristics between Internet shoppers and non-shoppers globally. This distinction will enable managers to tailor the online experience in ways that will actually make Internet shoppers purchase and repurchase from their Web sites while enabling these Web sites to appeal to non-shoppers as well. An additional goal of such an understanding should be to encourage non-shoppers to shop online.

By collecting insights of consumption practices, the potential of real-world market segments could be maximised. Next, evaluations of the leading products within one domain may quantitatively provide the most important preferences for a usage situation. Herewith, the degree of excitement and attention, i.e. interests, as well as fundamental responses, i.e. opinions, towards the chosen domain serve as indicators for domain-specific values. These domain-specific beliefs must be further resulting

from an abstraction to general values. Due to a mediating role of domain-specific values, the quantified most important preferences for a usage situation must be abstracted to either self or society centred personal goals. The resulting sequence does bridge the gap between consumer consumption patterns and the motivation behind these patterns. To transcript these insights into meaningful variables, researchers may ease the process by adapting an existing instruments, like the LOV by Kahle (1983) or the e-lifestyle itinerary by Yu (2011) for their purposes. In this sense, a more real and commercially applicable outcome will be stimulated.

Discussion

Our findings show that the literature on E-lifestyles is rather fragmented. E-Lifestyles is a complex phenomenon. This study provides insights into different variables for researchers interested in this field of study by integrating the researches currently available. Hence, this paper offers an exhaustive literature review, implications for marketers and future research directions. The topics of consumer lifestyle and psychographics have been extensively explored in academic marketing research for the past 60 years. Among others, the study of Raaij and Verhallen (1994) has guided contemporary lifestyle segmentation research and Yu (2011) incorporated previous popularly applied lifestyle instruments in the light of e-lifestyles.

The current research shows that even though Internet lifestyle dimensions remain similar across countries, the segmentation of Internet users in India is relatively different as compared to other countries. The analysis opens up new avenues for use of the Internet lifestyle construct in future research. The clustering of online users and the comparison with online users in western countries provide new insights that allow a better understanding of the Internet users. Internet self-inefficacy impacts older customers as is evident in the matured traditionalists segment. However, interestingly, trust issues are gradually declining. This segment with older customers may not have transportation access, may be home bound due to their health, or may be homemakers, and therefore convenience may be driving them to shop online.

In a study by Ye et al, (2010), the cross-cultural validity of the web usage-related lifestyle scales developed by Smith and Swinyard (2003), was tested in China, a market with a very different culture and economic environment. We find that, despite the significant cultural and economic differences, online user lifestyles are driven by the same six underlying factors, indicating cross-cultural validity of the online shopping lifestyle measurement instruments. Three segments of the Chinese online users differ significantly from their counterparts in western countries. Our analysis reveals that the same underlying structures and driving factors do not necessarily lead to the same segmentation of online users in different cultures.

Brashear et al, (2009), in his study shows that Internet shoppers worldwide are similar with regard to certain characteristics, but they differ on others. Kim et al., (2001) said that lifestyle segmentation may not be the only answer for explaining the complex socio-psychographic profiles of all Internet users, however Yang (2004) suggested that lifestyle segmentation was a critical step in better discovering the existing

heterogeneity of the growing Internet population. Li (2009) found that online shoppers and non-shoppers can be distinguished on the basis of their online experience, computer capacity, and web-usage-related lifestyle. Brengman et al. (2005) and Ye et al. (2011) comprehensively explored the characteristics of both online and offline shoppers, and segmented shoppers into different groups. Chiu (2014) delved deeper into the characteristics and behavior of online shoppers. Yu (2015) in his study concluded that once a person has used mobile banking services, e-lifestyle is no longer a significant factor influencing the link between his⁄her intention and actual behavior. Therefore, to attract non-users banks should device business, marketing, or service strategies based on their e-lifestyles. Koshkaysaray et al, (2015) presented a more rich understanding of Internet users advertising consumption, or avoidance, than that of merely demographic factors. More effective, and engaging, advertisements can be designed and published by taking into consideration the e-lifestyles presented in thier study.

Future Research Directions

The purpose of this study was to conduct a thorough analysis of the literature in the area of E-Lifestyles. Moreover, our analysis helped us to identify several fruitful directions for future research. Based on the continuum of domain-specific lifestyle research, the evaluation of dominant lifestyle instruments and its determinants and limitations of this research, several theoretical implications may be derived for future research projects. E-lifestyle research based on the ICT-enabled product/service domain should more specifically incorporate the sequence of meaning abstraction, proposed by Raaij and Verhallen (1994). In this respect, future research projects should start with a qualitative observation of consumer behaviours of specific domains, such as laptops, tablet computers, audio-players, television etc. and must consider antecedents of ICT-enabled products/services, like fashion consciousness, leisure orientation, internet involvement and e-shopping (Lee et al., 2009).

Researchers must keep the nature of these converted home-made instruments in mind and continuously validate the constructs and particular attention in future research projects should be paid to the representation of the target population, i.e. the consumer market of the chosen ICT domain. A great deal of research underlying general lifestyle instruments has been conducted in various domains during the past few decades, the relationships among general lifestyle, consuming needs, and purchase behavior have been comprehensively asserted. In contrast, the relationships among individual e-lifestyle, consuming needs, and purchase behavior in the ICT context have been not comprehensively examined. Future studies could apply the e-lifestyle scale to different domains (i.e. tablet personal computer, e-reader, MP4 player, iPad4, online banking, and mobile shopping).

This study concentrated on the relevance of understanding e-lifestyles of online shoppers in India. However, another approach that can be used in future research is to understand e-lifestyles of online non-shoppers and thereby analyse ways to influence them. Also, India is a heterogeneous country; therefore, future research should examine the e-lifestyle scale in larger and more varied samples spread across different

regions in India. It is also recommended that this scale be tested in other parts of country, in rural areas by preparing a questionnaire in Hindi and other regional languages. Further studies can test the e-lifestyle instrument in specific fields like online-banking, apparel e-retailing and so on.

Research in the area of international business was influential in that it explored regional similarities and differences that contributed knowledge leading to effective world-wide marketing strategies. The new frontier in this effort is to more fully understand Internet commerce across the globe. The current study sought to shed light on the between groups of Internet shopper profiles. Future studies can extend the e-lifestyle research in several ways and also by replicating different researches in different countries in specific regions. Such replications will help both researchers and practitioners to understand patterns of Internet shoppers across different regions of the world and will also help in guiding practitioners in their Internet marketing efforts. Hence, future studies that would identify and compare profiles across markets would be of value.

An undertaking worth the effort would be the development of profiles of the global Internet shopper utilizing a wide variety of comparison points. Profiles of the Internet user and shopper are emerging (e.g., Brengman et al. 2005; Rohm and Swaminathan 2004), but global profiles have yet to be fully explored. For example, it would be interesting to understand if the patterns identified in existing research are also found in other countries giving rise to the possibility that Internet shoppers across the world exhibit certain similarities while they are different in other cultural or region-specific traits.

Future research could look at sampling a broader segment of the population to increase generalizability. The number of countries used in the study is limited primarily due to a lack of access, so whether the findings are generalizable to other countries is unclear. Additional research could attempt to replicate our research in other nations to see if the results in our study hold in other contexts and cultures. In summary, although our research provides some useful insights into existing research on e-lifestyles, more research is needed to unravel the psyche of the online shopper.

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